



Entered on Docket
April 23, 2009

A handwritten signature in black ink, appearing to read "Michael S. McManus".

Hon. Michael S. McManus
United States Bankruptcy Judge

WILDE & ASSOCIATES
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A handwritten signature in black ink, appearing to read "Lodge".

U.S. Bank National Association, as Trustee for WFASC 2005-016
08-77176 / 0146462106

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In Re:

Nicholas Lancaster

Debtors.

BK-S-08-50787-gwz

MS Motion No.

Date:

Time:

Chapter 13

ORDER RE ADEQUATE PROTECTION

Secured Creditor's Motion for Relief from the Automatic Stay having come on for hearing in the above-entitled Court, all appearances as noted on court record, and based upon all the papers and pleadings on file herein and good cause appearing therefor,

IT IS HEREBY ORDERED, ADJUDGED and DECREED that the debtor will cure the post-petition arrearages currently due as follows:

7 - Payments at \$3,307.11 each (September 1, 2008 - March 1, 2009)	\$23,149.77
5 - LATE CHARGES @ \$151.09 each (September 15, 2008 - January 15, 2009)	\$ 755.45
1 - Post Petition Property Inspection	\$ 15.00
Bankruptcy Attorney Fees and Costs	\$ 900.00
Less Amount in Suspense	<\$ 2,810.89>
Less Check # 848750 - Greater Nevada Credit Union	<\$3,310.00>
Less Check # 848905 in the amount of \$3,310.00	<\$3,310.00>
Less Check # 848398 in the amount of \$3,310.00	<\$3,310.00>
Less Check # 849677 in the amount of \$3,310.00	<\$3,310.00>
Total Amount of Post-petition Default	<u>\$ 8,769.33</u>

1. The above arrearage above shall be paid in monthly installments of \$1,461.56. These payments shall be in addition to the regular monthly payment and shall be due on or before the 20th day of the month commencing with the April 20, 2009 payment and continuing throughout and concluding on or before August 20, 2009.

IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Secured Creditor shall give Debtors at least five business days' notice of the time, place and date of sale.

IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Debtor shall resume and maintain the regular monthly payments in a timely fashion, outside of any Bankruptcy Plan, beginning with the April 1, 2009 payment, on Secured Creditor's Trust obligation, encumbering the subject Property, generally described as 16745 Mount Rose Highway, Reno, NV 89511, and legally described as follows:

PARCEL 1.

A parcel of land located in the Northwest 1/4 of the Northwest 1/4 of Section 3, Township 17 North, Range 19 East, M.D.B. & M., Washoe County, more particularly described as follows:

COMMENCING at the Northwest corner of said Section 3; thence North 89 degrees 08' East 488.74 feet along the North line of said Section 3 to the point of beginning; thence South 0 degrees 52' East 287.83

1 feet; thence North 89 degrees 08' East 150.00 feet; thence North 0 degrees 52' West 287.83 feet to the
 2 North line of said Section 3; thence South 89 degrees 08' West 150 feet along the North line of said
 Section 3 to the point of beginning.

3 PARCEL 2:

4 An easement for roadway purposes described as follows:

5 COMMENCING at the Northwest corner of said Section 3; thence North 89 degrees 08' East 638.74 feet
 6 along the North line of said Section 3; thence South 0 degrees 52' East 257.83 feet to the point of
 beginning; thence North 89 degrees 08' East 103.68 feet to the Northwesterly right-of-way line of State
 7 highway No. 27; thence South 38 degrees 40'30" West along the Westerly line of State Highway No 27,
 a distance of 38.90 feet; thence South 89 degrees 08' West 78.91 feet; thence North 0 degrees 52' West
 8 30.00 feet to the point of beginning.

9 PARCEL 3:

10 A parcel of land located in the Northwest 1/4 of the Northwest 1/4 of Section 3, Township 17 North,
 Range 19 East, M.D.B. & M., Washoe County, more particularly described as follows:

11 COMMENCING at the Northwest corner of said Section 3, thence North 89 degrees 08' East 453.74 feet
 12 along the North line of said Section 3 to the true point of beginning; thence South 0 degrees 52' East 209.00
 feet; thence North 89 degrees 08' East 35.00 feet; thence North 0 degrees 52' West 209.00 feet to the North
 13 line of said Section 3; thence South 89 degrees 08' West 35.00 feet along the North line of said Section 3 to
 the true point of
 beginning.

14 PARCEL 4:

15 An easement for ingress, egress and driveway purposes as set forth in instrument recorded August 26,
 1992, in Book 3551, Page 456, as Document No. 1599986, Official Records APN: 047-161-02
 16 Document Number 1860294 is provided pursuant to the requirements of NRS 111.312

17 IT IS FURTHER ORDERED, ADJUDGED and DECREED that if the Debtors fail to make any
 18 payments as stated in this Order, or fail to maintain the regular monthly payments on Secured Creditor's
 19 Trust Deed obligation, allowing the normal grace period, then Secured Creditor may file and serve upon
 20 Debtors and Debtors' counsel, a fifteen (15) Day Notice Declaration Re Breach of Condition. For each
 21 such Declaration Re Breach of Condition filed, there shall be assessed an attorney fees of \$100.00, to be
 22 paid by the Debtors upon any reinstatement. If upon the sixteenth (16th) day Debtors have failed to cure
 23 the delinquency, then Secured Creditor may submit to this Court an Order vacating the automatic stay as to
 24 Secured Creditor, and Secured Creditor may thereafter proceed with foreclosure proceedings upon the
 25 subject Property, pursuant to applicable State Law, and take any action necessary to obtain complete
 26 possession thereof.

1 Submitted by:

2 WILDE & ASSOCIATES

3
4 By

5 **GREGORY L. WILDE, ESQ.**

6 Attorneys for Secured Creditor

7 208 South Jones Boulevard

8 Las Vegas, Nevada 89107

9 APPROVED AS TO FORM & CONTENT:

10 William Van Meter

11 By

12 William Van Meter

13 Chapter 13 Trustee

14 P.O. Box 6630

15 Reno, NV 89513

Sean P. Patterson

By

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